

<b>Information to identify the case:</b>			
Debtor 1	<b>Michal J. Ghafoor</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>19-20118-GLT</b>		
	Social Security number or ITIN	<b>xxx-xx-0147</b>	
	EIN	--_--	
	Social Security number or ITIN	--_--	
	EIN	--_--	
	Date case filed for chapter	<b>13 1/9/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michal J. Ghafoor	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	516 Kelly Avenue Pittsburgh, PA 15221	
<b>4. Debtor's attorney</b> Name and address	Glenn R. Bartifay 3134 Lillian Avenue First Floor Murrysville, PA 15668	Contact phone 412-824-4011 Email: <a href="mailto:gbaratifay@bartifaylaw.com">gbaratifay@bartifaylaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 2/19/19

**For more information, see page 2**

<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
		<b>March 25, 2019 at 09:00 AM</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
<b>8. Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 5/24/19</b>
		<b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	
		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 3/20/19</b>
		<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 7/8/19</b>
<b>Deadlines for filing proof of claim:</b> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
		<b>Deadline to object to exemptions:</b> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>3/25/19 at 09:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michal J. Ghafoor  
 Debtor

Case No. 19-20118-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Feb 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2019.

db +Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14995479 +Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769  
 14976287 +Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837  
 14976292 +East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549  
 14995481 +East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259  
 14995482 +Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801  
 14995483 +Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710  
 14995485 +Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499  
 14995486 +PNC Mortgage, Po Box 8807, Dayton, OH 45401-8807  
 14995487 +Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300  
 14995488 +Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place,  
 Pittsburgh, PA 15219-3458  
 14995490 +State Collection Service, 2509 S Stoughton Road, Madison, WI 53716-3314  
 14995492 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472  
 14976295 +Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702  
 14995494 +ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: gbartifay@bartifaylaw.com Feb 20 2019 03:34:24 Glenn R. Bartifay,  
 3134 Lillian Avenue, First Floor, Murrysville, PA 15668  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Feb 20 2019 03:34:47 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 20 2019 03:34:56  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Feb 20 2019 03:35:18 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14976286 +E-mail/Text: bankruptcy@rentacenter.com Feb 20 2019 03:35:23 Acceptance Now,  
 5501 Headquarters Drive, Plano, TX 75024-5837  
 14995480 +EDI: RMCB.COM Feb 20 2019 08:23:00 American Medical Collection Agency,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 14976288 EDI: CAPITALONE.COM Feb 20 2019 08:23:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14976289 +E-mail/Text: bankruptcy@credencerm.com Feb 20 2019 03:35:16 Credence Resource Mana,  
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940  
 14976290 +EDI: CCS.COM Feb 20 2019 08:23:00 Credit Collection Serv, Po Box 607,  
 Norwood, MA 02062-0607  
 14976291 +EDI: CBSAMERIMARK Feb 20 2019 08:23:00 Dr Leonards/carol Wrig, Po Box 2845,  
 Monroe, WI 53566-8045  
 14995484 +EDI: IRS.COM Feb 20 2019 08:23:00 IRS Special Procedures Branch,  
 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107  
 14976293 +E-mail/Text: bknotices@professionalcredit.com Feb 20 2019 03:35:11 Professional Credit Se,  
 2892 Crescent Ave, Eugene, OR 97408-7397  
 14995489 +E-mail/PDF: clerical@simmassociates.com Feb 20 2019 03:33:03 SIMM Associates, Inc.,  
 800 Pencader Dr., Newark, DE 19702-3354  
 14985484 +EDI: DRIV.COM Feb 20 2019 08:23:00 Santander Consumer USA, Inc., P.O. Box 560284,  
 Dallas, TX 75356-0284  
 14976294 +EDI: DRIV.COM Feb 20 2019 08:23:00 Santander Consumer Usa, Po Box 961245,  
 Fort Worth, TX 76161-0244  
 14995491 EDI: RMSC.COM Feb 20 2019 08:23:00 Synchrony Bank/HHGregg, P.O. Box 965004,  
 Orlando, FL 32896-5004  
 14995493 +EDI: VERIZONCOMB.COM Feb 20 2019 08:23:00 Verizon Wireless Bankruptcy Admin,  
 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing, LLC, a Delaware Limited Li

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil  
Form ID: 309I

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Feb 19, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2019 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com,  
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6